



As November unfolds, the chill of winter begins to settle in, reminding us of the cyclical nature of change even amid market fluctuations. This season offers a moment for reflection and strategic adjustment, allowing us to reinforce our resolve and adaptability. We believe that the path ahead holds opportunities for growth and renewal. As always, we would endeavor to provide you our professional consultation and compliance services.

Let's have a brief look with our Regulatory Updates from the IA!

REGULATORY UPDATES

Details on the Compulsory RO-CPD Trainings for the Assessment Period 2025/2026

14 October 2025

Further to the circular issued by the Insurance Authority ("IA") on 11 July 2025 announcing the introduction of compulsory CPD requirement applicable to Responsible Officers of all licensed insurance broker companies ("RO-CPD requirement"), this circular sets out the relevant training arrangements for the Assessment Period 2025/2026, which runs from 1 August 2025 to 31 July 2026.

To recap, in view of the critical role that ROs play in overseeing both regulatory compliance and operational management, it is considered appropriate for ROs of all licensed broker companies to complete at least two CPD hours dedicated to management and control functions in each assessment period, commencing from the Assessment Period 2025/2026. These 2 CPD hours fall under "Ethics or Regulations" category and can be counted towards the existing 15-hour CPD requirements that each RO is required to fulfill for each assessment

period. Accordingly, [Guideline on Continuing Professional Development for Licensed Insurance Intermediaries \(“GL24”\)](#) was updated in July 2025 to incorporate this new training requirement.

Training schedules of the RO-CPD Course for the Assessment Period 2025/2026

As mentioned before, the RO-CPD course will be organized by the IA and delivered through the two broker industry bodies, namely the Professional Insurance Brokers Association (“PIBA”) and The Hong Kong Confederation of Insurance Brokers (“CIB”). With the support of PIBA and CIB, the first RO-CPD course is now ready for enrollment with the relevant details set out in the Annex.

Depending on the demand from the industry, PIBA and CIB will arrange additional sessions of the course from time to time, up to 31 July 2026. However, the schedule and format of the subsequent re-run sessions (which will be announced by PIBA and CIB separately once available) have yet to be confirmed and therefore, ROs are strongly encouraged to seize the opportunity to register for the available initial sessions as soon as practicable to ensure timely compliance with the requirement.

Consequence of non-compliance

ROs of all licensed broker companies are required to comply with the compulsory RO-CPD requirement by attending any one of the RO-CPD sessions organized by the IA (and delivered through either PIBA or CIB) in each assessment period. At the end of each assessment period, ROs are then required to report their compliance status with the RO-CPD requirement as part of their annual CPD declaration submitted to the IA.

Failure to comply with RO-CPD requirement, without reasonable excuse, will result in disciplinary action as set out in “Penalty Framework for Non-compliance with CPD” ([refer to the circular issued on 23 July 2021](#)). In addition, such non-compliance will not only adversely affect the individual’s ongoing fitness and properness to continue acting as the RO, but will also prompt the IA to apply greater regulatory scrutiny to the broker company of which the RO is associated with.

Enquiries

If you have any questions concerning the information contained in this circular, please send your enquiries by email to cpd@ia.org.hk.

If you have any questions concerning the registration and any other administrative procedures of RO-CPD courses to be delivered by PIBA or CIB, please contact Ms Karen Sim of PIBA at 2139 1328 and email at karen.sim@piba.org.hk and CIB at info@hkcib.org.

[View Circular](#)

ENFORCEMENT NEWS

There is no enforcement news this month!



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